



Order Filed on August 6, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Kimberly J. Perkins

Debtor(s)


Case No.: 16-28964  
Chapter: 13  
Judge: ABA

**AMENDED ORDER REGARDING REQUEST FOR EXEMPTION FROM:**

- ☐ CREDIT COUNSELING REQUIRED UNDER 11 U.S.C. § 109(h)(1)
- ☒ PARTICIPATION IN FINANCIAL MANAGEMENT COURSE REQUIRED UNDER 11 U.S.C. § 727(a)(11) or 1328(g)(1)
- ☒ REQUIREMENT TO FILE CERTIFICATION IN SUPPORT OF DISCHARGE REQUIRED UNDER U.S.C. § 1328(a)

The relief set forth on the following pages, numbered two (2) and three (3) is **ORDERED**.

**DATED: August 6, 2021**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

This matter having been presented by the debtor pursuant to 11 U.S.C. § 109(h)(4), and for good cause shown, it is

ORDERED that:

X The debtor's request is GRANTED; the debtor is hereby exempt from:

- ☐ obtaining budget and credit counseling required under 11 U.S.C. § 109(h)(1) and filing a Certificate of Credit Counseling,
- ☒ participating in a Financial Management Course as required under 11 U.S.C. § 727(a)(11), or 1328(g)1(1) and filing a Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23),
- ☒ filing a Certification in Support of Discharge concerning Domestic Support Obligation as required by 11 U.S.C. § 1328(a).

\_\_\_\_\_ The debtor's request for an exemption is DENIED, and

- ☐ the debtor must obtain budget and credit counseling from a United States Trustee approved credit counseling agency and file a *Certificate of Credit Counseling* on or before fourteen (14) days from the date the debtor's petition was filed or the case will be dismissed without further notice,
- ☐ the debtor must participate in a Financial Management Course conducted by a United States Trustee approved agency, and file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23)*,
- ☐ the debtor must file a *Certification in Support of Discharge* concerning domestic support obligations as required under 11 U.S.C. § 1328(a).

The documents highlighted above must be filed

- ☐ on or before the last day to object to discharge has expired,
- or
- ☐ on or before the last payment is made to the Standing Trustee on the Debtor's plan.

Failure to do so will result in the debtor's case being closed without the debtor having received a discharge.

\_\_\_\_\_ A hearing on this matter has been scheduled at the following date and time.

Hearing Date/Time: \_\_\_\_\_

Hearing Location: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Courtroom: \_\_\_\_\_

In re:  
Kimberly J. Perkins  
Debtor

Case No. 16-28964-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Aug 06, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2021:

Recip ID	Recipient Name and Address
db	+ Kimberly J. Perkins, 609 Linden Avenue, Riverton, NJ 08077-1415

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2021 at the address(es) listed below:

Name	Email Address
Ellen M. McDowell	on behalf of Debtor Kimberly J. Perkins emcdowell@mpadlaw.com lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;r62202@notify.bestcase.com;mcdowell62202@notify.bestcase.com
Francesca Ann Arcure	on behalf of Creditor Toyota Motor Credit Corporation NJ_ECF_Notices@McCalla.com NJ_ECF_Notices@McCalla.com
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC D/B/A MR. Cooper hkapan@rasnj.com informationathnk@aol.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com

District/off: 0312-1

User: admin

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Date Rcvd: Aug 06, 2021

Form ID: pdf903

Total Noticed: 1

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

Robert P. Saltzman

on behalf of Creditor Federal National Mortgage Association c/o Nationstar Mortgage LLC d/b/a Mr. Cooper dnj@pbslaw.org

Robert P. Saltzman

on behalf of Creditor Seterus Inc. as authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America dnj@pbslaw.org

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC D/B/A MR. Cooper smncina@raslg.com

TOTAL: 9